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(72) Inventors: CABALLERO, Crispina [CA/CA]; 4108 Bethesda Road, Touffville, Ontario LA47X5 (CA). CONROY, Thomas, F. [US/US]; 3825 South Colorado Boulevard, Englewood, CO 80113-4202 (US). EISENBERG, Steven, A. [US/US]; 750 Park Avenue, Unit 31N, Atlanta, GA 30326 (US). HOLLAND, Brain, G. [US/US]; 6 Glendale Road, Needham, MA 02492 (US). KRAYSLER, Stephen, F. [US/US]; 26 Reef Point, Hull, MA 02045 (US). MANN, Richard, W. [US/US]; 303 Wentworth Drive, Greensboro, NC 27408 (US). UNDERWOOD, Charles, M., II [US/US]; 30 Queen Anne's Drive, TH3, Weymouth, MA 02189 (US).

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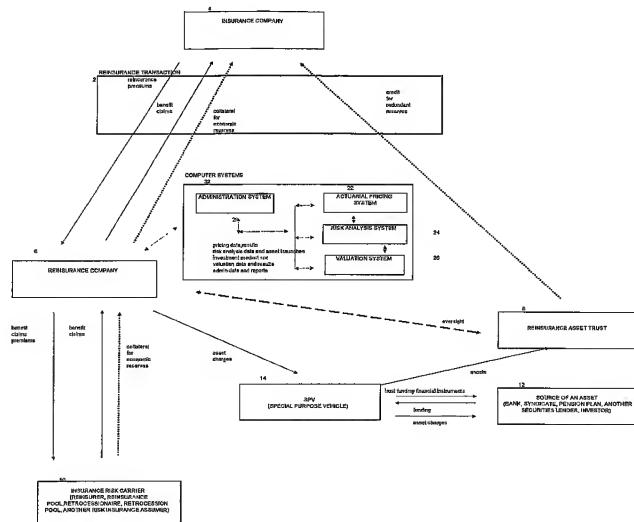
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(74) Agent: TRZYNA, Peter, K.; P.O. Box 7131, Chicago, IL 60680-7131 (US).

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(54) Title: COMPUTER SYSTEM MANAGING AN INSURANCE RESERVE REQUIREMENT BY SEGMENTING RISK COMPONENTS IN A REINSURANCE TRANSACTION



(57) Abstract: Apparatus (method implemented with a machine, the machine, and the method for making the machine, and products produced thereby). The computer system can, for example, be structured (e.g., including programmed) to carry out the steps of: calculating an insurance reserve requirement from data; segmenting, for the reserve requirement, an insured contingency risk from a corresponding capital requirement to produce components; and carrying out the reinsurance transaction by steps including: allocating the components to different parties, one of the parties from a group including an insurance risk carrier and a source of an asset for said capital requirement; and assigning assets for the reserve requirement to a reinsurance asset trust to receive reinsurance credit for said reserve requirement.

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